

**DENNISON ASSOCIATES**

PATENT AND TRADE-MARK AGENTS

SUITE 301  
133 RICHMOND STREET WEST  
TORONTO, ONTARIO, CANADA  
M5H 2L7

TELEPHONE: (416) 368-8313

FACSIMILE: (416) 368-1645

RECEIVED  
CENTRAL FAX CENTER

APR 22 2005

**FACSIMILE TRANSMISSION**

DATE: April 22, 2005

FILE: WH 12 149US

TO: THE COMMISSIONER OF PATENTS AND TRADEMARKS

ATTN: Examiner Harish T. Dass

ART UNIT: 3624

FAX NO.: (703) 872 9306

FROM: S. WARREN HALL

TOTAL NO. OF PAGES  
INCLUDING COVER SHEET IS 2MESSAGE: U.S. Patent Application SN 10/684,387  
Filed: October 15, 2003

If you do not receive all the pages, please telephone SHIRLEY WEAGLE at (416) 368-8313.

**CONFIDENTIALITY NOTICE**

THIS FACSIMILE COMMUNICATION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL PERSON OR ENTITY TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR THE AGENT RESPONSIBLE FOR DELIVERING THE COMMUNICATION TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY USE, DISCLOSURE, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS PROHIBITED. IF YOU HAVE RECEIVED THE FACSIMILE IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE (PHONE COLLECT) AND RETURN THE ORIGINAL FACSIMILE COMMUNICATION TO US AT THE ABOVE ADDRESS BY THE POSTAL SERVICE. THANK YOU.

DOUGLAS S. JOHNSON, Q.C., B.A.Sc.  
 NEIL MCFATER, CMA  
 WARREN HALL, B.A.Sc., M.B.A.  
 T. SCOTT JOHNSON, B.A.(HONS.)  
 FRANK FARFAN, B.ENG., LL.B.  
 JOHN C. JEFFREY, B.Sc., M.Sc.  
 TONY BORTOLIN, B.A.A., LL.B.  
 JUDY WONG, B.Sc.(HONS.), LL.B

**PATENT AND TRADE MARK  
AGENTS**

SUITE 901  
 133 RICHMOND STREET WEST  
 TORONTO, ONTARIO, CANADA

MSH 2L7

OUR REF: WH-12 149US

December 18, 2003

PATENTS  
 TRADE MARKS  
 INDUSTRIAL DESIGNS  
 COPYRIGHTS

**RECEIVED  
CENTRAL FAX CENTER**

TELEPHONE: (416) 368-8313  
 FAXSIMILE: (416) 368-1645

APR 22 2003

Commissioner of Patents and Trademarks  
 Washington, D.C. 20231  
 U.S.A.

Attention: Examiner Harish T. Dass, Law Office 3624

Dear Sir:

Re: United States Patent Application SN 10/684,387

Filed: October 15, 2003

Title: LOAN FINANCING AND INVESTMENT METHOD

Applicant: Henry J. Jarzmik

Could you please advise when we can expect examination of the above referenced application.

Respectfully submitted



Agent on Behalf of Applicant  
 S. Warren Hall  
 Registration No. 30, 350  
 (416) 368 8313 ext. 147

/sdw